

<b>APPLICANT'S ART CITATION</b> (Use several sheets if necessary)								Application								OFGS File No. P/2167-310							
								Applicant Nigel KNIGHT et al.								<b>09/868176</b>							
								Filing Date															
<b>U.S. PATENT DOCUMENTS</b>																							
Examiner Initial		Document Number								Date		Name				Class		Sub-class		Filing Date If Appropriate			
		4	8	2	3	2	6	4	04/18/89	Gilbert R. Deming				364		408							
		5	8	4	8	4	0	0	12/08/98	Sheueling S. Chang				705		35							
<b>FOREIGN PATENT DOCUMENTS</b>																							
		Document Number								Date		Country				Class		Sub-class		Translation			
																				Yes		No	
<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)</b>																							
		D. O'MAHONY M. PIERCE H. TEWARI;																					
		"Electronic Payment System"																					
		1997, ARTECH HOUSE, BOSTON LONDON																					
		XP002137255 236620 page 7 -page 11																					
Examiner												Date Considered											
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